

Exhibit A

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF QUEENS

X

MOHAMED ROSHAN

Plaintiff(s).

- vs -

CAPITAL ONE FINANCIAL CORP

Defendant(s).

X

SUMMONS

Index No.: 709699/2025

Date Index No. Purchased

WAIVER OF COST, FEES AND EXPENSES
APPLICATION PENDING DETERMINATION

To the Person(s) Named as Defendant(s) Above:

PLEASE TAKE NOTICE THAT YOU ARE HEREBY SUMMONED to answer the complaint of the Plaintiff(s) herein and to serve a copy of your answer on the Plaintiff(s) at the address indicated below within 20 days after the service of this Summons (not counting the day of service itself), or within 30 days after service is complete if the summons is not delivered personally to you within the State of New York.

YOU ARE HEREBY NOTIFIED THAT should you fail to answer, a judgment will be entered against you by default for the relief demanded in the complaint.

Dated: April 3rd, 2025

MOHAMED ROSHAN

Print name

Address and Phone Number:

210-20 Hillside Avenue

Queens Village, NY, [11427]

347-553-8886

Defendant's Address: 1680 CAPITAL ONE DRIVE, SUITE 1400, MCLEAN, VA, 22102

Venue: Plaintiff(s) designate(s) _____ County as the place of trial. The basis of this designation is (*check one*):

Plaintiff(s) reside in Queens County.

Defendant(s) reside in _____ County.

Other (*describe*): _____

NOTE: THIS FORM OF SUMMONS MUST BE SERVED WITH A COMPLAINT

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF QUEENS

→X

MOHAMED ROSHAN

Plaintiff,

Index No. 709699 /2025

- against -

COMPLAINT

CAPITAL ONE FINANCIAL
CORP

Defendant.

X

TO THE SUPREME COURT OF THE STATE OF NEW YORK

The complaint of the plaintiff, MOHAMED ROSHAN, respectfully shows and alleges as follows:

Plaintiff Mohamed Roshan, born on 01/07/1992, who is 33 years of age is an American Indian/ Caucasian, a state national/ Sovereign who is not a minor. I am a resident of New York State.

The defendant is Capital One Financial Corporation headquartered in Mclean, Virginia. The Plaintiff Mohamed Roshan had gotten a Capital One Platinum card in March of 2022. In 2023 I, Mohamed Roshan had learned about Performing on my bill by utilizing the security interest that I previously gave to Capital One when I had submitted an application to Capital One to set off all obligations owed to the principal.

I had performed on my Capital One bill. I sent them a payment via mail to their P.O. Box address. Later that week when I had gone to a convenience store to purchase an item, my credit card wasn't working. When I called Capital One they didn't give me a reason to shut my card down. They told me to discard both of my credit cards and that I will get a letter by mail stating why my card was canceled. When I got the letter from Capital One it didn't state the reason why my card was declined/cancelled. It just said, " We are closing this account because activity on this or another account is not consistent with our expectations for account usage and violates the Capital One Customer Agreement.". They didn't tell me which terms and conditions, they didn't give any explanation. Please show Documentary evidence for why you have shut down both of my credit card accounts: 5156 7689 7285 8727 (Quicksilver) 5178 0594 8379 6315 (Platinum).

How can I be rejected for my credit when my application is the prepayment? Federal Reserve Act section 16 part 1 explicitly states that the board of governors is the only one that could decline my credit. My decline letter did not come from the Federal Reserve Board of Governors. According to Federal Reserve Act, section 16 part 1 American Express has processed the security application and turned my application into a receivable. I'm coming forth to utilize the security Interest that I previously gave. Federal Reserve Act section part 2 states whatever that I applied for is how much my application is worth. In no event should the security collateral be less than the federal reserve notes applied for. The banks are the borrowers, and I'm the creditor according to the Federal Reserve Act. I'm exercising the rights to my security if you are declining me this is considered securities fraud. I'm not a minor and I have the capacity to contract.

Capital One needs to reactivate my credit cards or give me new credit cards and give me back the dividend payments and interest that is owed to me back into my account. I would also like all my accounts to be Open-ended.

Dated: April / 03 / 2025



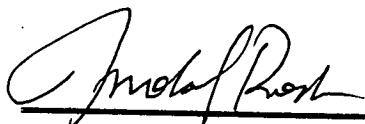
Mohamed Roshan
Plaintiff

210-20 Hillside Avenue
Queens Village, New York [11427]
347-553-8886

Verification

Mohamed Roshan, being duly sworn deposes and says

I am the plaintiff in the above-entitled action. I have read the foregoing complaint and know the contents thereof. The same are true to my knowledge, except as to matters therein stated to be alleged on information and belief and as to those matters I believe them to be true



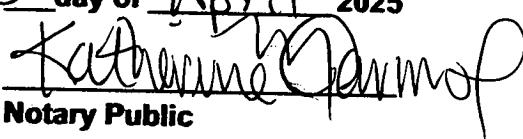
Signature

MOHAMED ROSHAN

PRINT NAME

Sworn to before me this

3rd day of April, 2025



Notary Public

KATHERINE A. MARMOL
Notary Public - State of New York
No. 04MA0030060
Qualified in Queens County
Commission Expires October 23, 2028